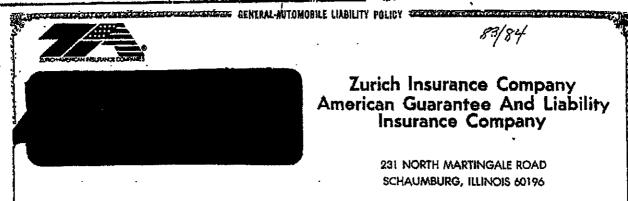
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om 2-4-83	to and time at this address	2–4–84 of the named lesur	ed as stated herein.		MIN	TING ORE DEILLING LITING & WATER WORK
ne ummed insured is: m; 3, The insurence overages as are indi- overage part, subject	Individual afforced is only with re- alud by specific promi to all the forces of this p	Partnership spect to the following am charge or charge oddy having reference	Corporation Boyerage Parks) indicates, The limit of the come a thereto.	Join Ventuned by \$6 by \$6"X" in Joint Ventune	o Other; or designated by Coverage Part hat each such Coverage shall b	Number(s) and to such of the folios s as stated herein, or in each applic
Coverage Part(s)	TVI combiseisaustra	General Liability instructions and Products	ncauce		Meubiscioletz, suo	Contractors' Liability Insurance and Tenants' Liability Insurance
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Advanca Premium(s)	ļ\$	····				
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he statement the name of	V COLUMN TO THE REAL PROPERTY AND ADDRESS OF THE PARTY AND ADDRESS OF T		1-0		18	

EXHIBIT

A



Zurich Insurance Company American Guarantee And Liability Insurance Company

231 NORTH MARTINGALE ROAD SCHAUMBURG, ILLINOIS 60196

POLICY PROVISIONS --- PART A

THE COMPANY DESIGNATED ON THE DECLARATIONS PAGE

The contraction of the contracti

(A stock insurance company, herein called the company)

'in consideration of the payment of the premium, in relience upon the statements in the declarations made a part hereof and subject to all of the terms of this policy, agrees with the named lasting as follows:

DEFINITIONS

When used in this policy findleding andorsements forming a part hereofic

"autamobile" means a land motor vehicle, trailer or semi-trailer designed for travel on public roads (including any machinery or apparatus attached thereto), but does not include mobile equipments

"hadily injury" means hodily injury, sickness or disease sustained by any person which occurs during the policy period, including death at any time resulting therefrom

legisions
"callague hazard" includes "structural property damage" as defined herein and
property damage to any other property at any time resulting therefrom. "Structural
property damage" means the collapse of or structural injury to any building or
structure due to (1) grading of land, excevating, borrowing, fitting, back-liking,
underginning, relating or demolition of any building or atructure or removal or
rebuilding of any structural support thereof. The cellapse hazard does not include
property damage (1) arising out of operations performed for the membed inquisit
independent contractors, or (2) included within the completed operations hazard
or the undergraund property damage hazard, or (3) for which liability is assumed
by the incurred under an includental contract;
"sempleted operations hazard" includes besilve this y and property damage arising
"sempleted operations hazard" includes besilve this y and property damage arising

by the insured under an italicanter destrict;
"sempleted operations hazard" includes builty injury and preparty damage origing
out of operations or retiance upon a representation or warrenty made at any time
with respect therete, but only if the builty injury or preparty damage occurs after
such operations have been completed or abandoned and occurs away from premises
owned by or rented to the amide insures. "Operations' include materials, parts
or equipment furnished in connection therewith. Operations shall be deemed completed at the earliest of the following times:

- (1) when all exerctions to be performed by or on behalf of the sexual insured under the contract have been completed.
- (2) when all operations to be performed by or on behalf of the samed insured at the site of the operations have been completed, or
- (3) when the portion of the work out of which the injury or demage arises has been put to its intended use by any person or organization either than another contractor or subcontractor engaged in performing operations for a principal as a part of the same project.

Operations which may require further service or maintenance work, or currection, repair or replacement because of any defect or deliciency, but which are otherwise complete, shall be deemed completed.

The completed operations instant does not include health injury of preparty decage arising out of

- (a) operations in connection with the transportation of property, unless the heality injury or property damage arises out of a condition in or on a vehicle created by the loading or unleading thereof,
- ib) the existence of look, uninstalled equipment or abandoned or unused matarials, or

(c) operations for which the classification stated in the policy or in the company's manual specifies "including completed operations";

"slevator" means any hoisting or lowering device to connect floors or landings, whether or not in service, and all appliances thereof lockeding any car, platform, shelf, hoistway, stairway, runway, power equipment and machinery; but does not include an autemphile cerritaing hoist, or a host without a platform outside abuilding if without mechanical power or if not attached to building walls, or a hoof or material hoist used in alteration, construction or demolition operations, or an inclined conveyor used excussively for carrying property or a dumbwater used excussively for carrying property or and inclined conveyor used excussively for carrying property or and having a compariment height not exceeding four feet.

"explosion hazard" includes preparty damage arising out of blasting or explosion. The explosion hazard does not include property damage [1] erising out of the explosion of air or steam vessels, piping under pressure, prime movers, mechaery or power transmitting equipment or [2] erising out of operations performed for the named insured by independent contractors, or [3] included within the completed apparations hazard or the undergraphed property damage hazard, or [4] for which liability is assumed by the laxured under an indistrial centraction.

which insulity is assumed by the injurial those an industrial contract, means any written (1) lease of promises, (2) estement agreement, except in connection with construction or demolition equivations on or adjacent to a realroad, (3) undertaking to indomnity a municipally required by municipal ordinance, except in connection with work for the municipality, (4) side-track agreement, or (5) elevates meintenance agreement;

'instruct' means any person or organization qualifying as an insured in the "Persons insured" provision of the applicable insurance coverage. The insurance afforded applies separately to each insured against whom claim is made or suit is brought, except with respect to the limits of the company's liability.

is brought, except with respect to the limits of the company's liability, "modile equipment" means a land vehicle (including any machinery or apparatus attached thereto), whether or not self-propelled, (1) not subject to motor vehicle registration, or (2) maintained for use exclusively on premises owned by or ranked to the samed insured, including the ways immediately adjoining, or (3) designed for the principality off public reads, or (4) designed or maintained for the sole purpose of affording mobility to equipment of the following types forming an includers, diggers and drills; concrete mixers tother then the mix-in-tensit type), graders, scrapers, rollers and other road construction or report equipment; alternative subjects and proper servicing solering equipment; and generators, including spraying, welding and building cleaning equipment; and generators including spraying, welding and building cleaning equipment; and generators or organization named in item 1, of the declaration in the property of the servicing equipment; "general insured" means the person or organization named in item 1, of the declaration of the servicing spraying and generating and servicing equipment.

cleaning equipments and geophysical exploration and well savicing equipment, "samed incurat" means the person or organization named in item 1, of the decla-rations of this polloy: "samed incurat"s products" recens goods or products manufactured, sold, handled or distributed by the samed insured or by others tracking under his name, including any container thereof (other than a whicle), but "named insured"s products" shall not include a yending machine or any property other than such container, rented to or located for use of others but not sold;

1P6300(1)-X-D (6-79) P(d. In U.S.A.

"counterpe" means on accident, including continuous or repeated exposure to conditions, which results in bodby bilary or properly demands militar expected nor inheridad from the standpoint of the insulad; "palley territory" mosts:

(1) the United States of America, his territories or possessions, or Canada, or

- (2) Interactional waters or air space, provided the healty lajary or preparty demage does not occur in the course of travel or transportation to or from any other country, state or mation, or
- (3) snywhere in the world with respect to damages because of hedly isjury or preparty damage arising out of a product which was sold for use or consumption within the territory described in paragraph (3) above, provided the enginal suit for such damages is brought within such territory;

"products hazard" includes holdly fajury and property samings erising out of the named inscreds products or religious upon a representation or warranty made at any time with respect thereto, but only if the bodily injury or property desirage occurs away from premises owned by or rented to the named insures and effer

physical possession of such products has been relinquished to others;

"property destange" means (1) physical injury to or destruction of tangible property which occurs during the policy period, including the loss of use insered at any time resulting therefrom, or (2) loss of use of langible property which has not been physically injured or destroyed provided such loss of use is caused by an occurrence during the policy period.

an observation owing the porcy period

"enderground property damage hazard" includes underground property damage as defined hereix and preparty damage to any other property at any time resulting therefrom. "Underground property damage" means presetly damage to wries, conduits, ploss, mains, sewers, tanke, tonnals, any similar property, and any apparatus in connection therewith, beneath the surface of the ground or water, caused by and occurring during the use of mechanical equipment for the purpose of grading tand, paying, oxcavating, drilling, borrowing, filting, back-filling or pits diving, in he adapted parations performed for the same! laturally independent contractors, or (2) included within the completes operations hazard, or (3) for which liability is assumed by the insured under an incidental centract.

SUPPLEMENTARY PAYMENTS

The company will pay, in addition to the applicable limit of liability:

- (a) all expenses incurred by the company, all costs taxed against the insured in any suit defended by the company and all interest on the antire amount of eavy fodgment therein which accrues after entry of the judgment and before the company has paid or tenders or deposited in court hall part of the judgment which does not exceed the limit of the company's liability thereos; the premiums on appeal bonds required in any such suit, premiums on bonds to release attachments in any such suit for an amount not in axcess of the applicable limit of liability of this policy, and the cost of bell bonds sequired.

of the kisares because of accident or traffic ten violation acising out of the use of any vehicle to which this policy applies, not to exceed \$250 per ball band, but the company shall have no obligation to apply for or furnish any such 000 05:

(c) expenses incurred by the lasured for first aid to others at the time of an acco-dent, for bedily injury to which this policy applies;

id responsible expenses incurred by the insured at the company's request to assisting the company in the investigation or detense of any claim or suit. Including actual loss of earnings not to exceed \$25 per day.

Framium: All premiums for this policy shall be computed in accordance with the company's rules, rates, roting plans, premiums and minimum premiums appli-cable to the insurance afforded herein.

exone to the insurance afforded herein,

Premium designated in this policy as "advance premium" is a deposit premium enjy which shall be resulted to the amount of the earned premium due at the end of the policy period. At the close of each period for part thereof terminating with the end of the policy period designated in the declarations as the sunit period the earned premium shall be computed for such period and upon notice thereof to the named insured, shall become due and payable. If the total earned premium for the policy period is less then the premium previously gaid, the company shall return to the named insured the insearned portion paid by the named insured.

The named insured shall maintain records of such information as is necessary for premium computation, and shall send copies of such records to the company at the end of the policy period and at such these during the policy period as the

2. Inspection and fault: The company shall be permitted but not obligated to inspect the named leasured's property and operations at any time. Neither the company's right to make inspections nor the making thereof nor any report thereon static constitute an undertaking, on behalf of or for the benefit of the named inspect or others, to determine or werrant that such property or operations are safe or healthful, or are in compliance with any law, rule or regulation.

The company may examine and sudit the names insured's books and records at any lime during the policy period and extensions thereof and within three years after the final termination of this policy, as far as they relate to the subject matter of this insurance.

- 3. Financial Responsibility taws: When this policy is certified as proof of linancial responsibility for the future under the provisions of any motor vehicle financial responsibility law, such insurance as is afforded by this policy for studity injury lability or for preparty damage liability shall comply with the provisions of such law in the extent of the coverage and limits of liability required by such law. The lastered agrees to reimburse line company for any payment made by the company which it would not have been obligated to leake under the terms of this pair which it would not have been obligated to leake under the terms of this pair and the policy except for the agreement contained in this paragraph.
- 4. Insured's Guties in the Event of Occurrence. Claim or Suite
- tal in the event of an ecomyance, written notice containing particulars sufficient

- th) If claim is made or suit is brought against the insured, the insured shall immediately forward to the company every demand, notice, summons or other process received by him or his representative.
- process received by mor all representative.

 (c) the insured shall cooperate with the Company and, upon the company's request, assist in making sattlements, in the conduct of suits and in sattorcing say right of contribution or indemnity sgalact any person or organization who may be liable to the insured because of injury or damage with respect to which insurance is attorded under this policy; and the insured satul stiend hearings and trials and assist in squaring and giving evidence and obtaining the distinguishment of witnesses. The insured shall not, except at his own cost, voluntarily make any payment, assume any obligation or incur only expense other than for first aid to others at the time of accident.
- 5. Antien Against Complay: No action shall the against the company unless, as a condition precedent thereto, there shall have been full compliance with all of the terms of this policy, nor until the amount of the insured's obligation to pay shall have been limitly determined either by judgment against the insured after actual trial or by written agreement of the insured, the claimant and the company.

Any person or organization or the insurant, the claimant and the company.

Any person or organization or the legal representative thereof who has secured such judgment or written agreement shall thereafter be entitled to recover under this policy to the extent of the insurance afferded by this policy. No person or organization shall have any right under this policy to for the company as a party to any action, against the insured to determine the insured's liability, our shall the company be impleaded by the laximed or his legal representative. Bankruptcy or insolvency of the insured or of the insured's estate shall not relieve the company of any of its obligations hereunder.

B. Other insurance; The insurance afforded by this policy is primary insurance, except when stated to apply in excess of or contingent upon the absence of other insurance. When this insurance is primary and the leasted has other insurance which is stated to be applicable to the loss on an excess or contingent basis, the amount of the company's liability under this policy shall not be reduced by the existence of such other insurance.

When both this insurance and other insurance apply to the loss on the same basis, whether primary, excess or coatingent, the company shell not be hable under this policy for a greater proportion of the loss than that stated in the applicable contribution provision below.

- In Sentibution by Equal Shares, it all of each other valid and collectible insursnoe provides for contribution by equal shares, the company shall not be table
 for a greater proportion of such loss than would be payable if each insurecontributes an equal share until the stare of each insurer equals the lowest
 applicable timit of liability under any one policy of the full amount of the loss
 is polic, and with respect to any amount of loss not so paid the remaining
 insurers then continue to contribute equal shares of the remaining amount
 of the loss until each such insurer has paid its limit in full or the full amount
 of the loss is paid.
- (b) Contribution by Limits. If any of such other insurance does not provide for contribution by equal shares, the company shall not be liable for a greater proportion of such loss than the applicable limit of liability under this policy for such loss bears to the total applicable limit of liability of all valid and collectible insurance against such loss.
- 7. Subrogation its the event of any payment under this policy, the company shall be subrogated to all the insured's rights of recovery therefor against any person or organization and the insured shall execute end deliver instruments and papers and do whatever else is necessary to secure suck rights. The insured shall do nothing after loss to projudice such rights.



to identity the insured and also reasonably obtainable information with respect to the time, place and procumstances thereof, and the names and addresses of the churse and or swelfable witnesses, shall be given by or for the inverse to the company or any of its swinprized spents as soon as practicable.

Insert Part B here so that top edge butts against above fold to permit insured's pame and address on Part B to appear through window.

Attach Coverage Pari(s) and Endorsement(s) (If Any) Here

3. Changes: Nolice to any agent or knowledge possessed by any agent or by any after person shell not effect a weiver or a change in any part of this policy or stop the company from asserting any right under the terms of this policy; nor theil the terms of this policy to waived or changed, except by endorsement issued to form a part of this policy.

to form a part of this policy.

9. Assignment Assignment of interest under this policy shall not bind the common until its consent is endorsed hereon, if, however, the named insured shall lie, such insurence as is attorded by this policy shall apply (1) to the named lasted's tegal representative, as the seamed lasted, but only while acting within the scope of his doller as such, and (2) with respect to the properly of the named insured, to the person having proper temporary sustody thereof, as insured, but only until the appointment and qualification of the legal representative.

but only want his approximated and quantication of the legal representative.

16. Three Year Polloys If this policy is insued for a period of three years any limit of the company's liability stated in this policy as "aggregate" shall apply superariety to each consecutive annual period thereof.

11. Cancallation. This policy may be cancelled by the named insured by surrender thereof to the company or any of its authorized agents or by anning to the company written notice, stating when thereafter the cancellation shall be

effective. This policy may be cancelled by the company by mailing to the samed leasured at the address shown in this policy, written notice staking when not less than ten days thereafter such cancellation shall be affective. The mailing of notice as aforesaid shall be sufficient proof of notice. The time of surrender or the effective date and hour of cancellation stated in the notice shall become the end of the policy paried. Delivery of such written notice either by the named insered or by the company shall be equivalent to mailing.

if the named insured cancels, sarned premium shell be computed in accordance with the customery short rate table and procedure. If the company cancels, sarned premium shall be computed pro rate. Premium adjustment may be made either at the time cancellation is effected or as soon as practicable after cancellation becomes effective, but payment or lander of uncarned premium is not a condition of cancellation.

12. Declarations: By acceptance of this policy, the masted insured agrees that the alotaments in the declarations are his agreements and representations, that this policy is issued in reflance upon the truth of such representations and that this policy embodies all agreements existing between himself and the company or any of its agents relating to this insurance.

'H WITHESS WHEREOF, the company has caused this policy to be executed on its behalf, but the same shall not be binding upon the company unless countersigned in the declarations page by a duly authorized agent of the company.

fooretary (American Guarantee)

160001

United States Manager (Zurleh) President (American Guarantes)

NUCLEAR ENERGY LIABILITY EXCLUSION ENCORSEMENT CHROAD FARMS

This endorgement modifies the provisions of this policy relating to ALL AUTGMOBILE LIBBILITY, RENERAL LIBBILITY AND MEDICAL PAYMENTS INSUBANCE OTHER THAN FAMILY AUTOMOBILE, SPECIAL PACKAGE AUTOMOBILE, COMPREHENSIVE PERSONAL INSUBANCE.

t la agreed thet:

. This policy does not apply:

A. Under any Liability Coverage, to bedily injury or preparty damage

- (1) with respect to which an insured under this solloy is also an insured under a nuclear energy liability policy issued by Nuclear Energy Liability insurance Association, Mutual Atomic Energy Liability Underwriters or Nuclear insurance Association of Canada, or would be an insured under any such policy but for its termination upon exhaustion of its limit of liability, or
- constitute from the hazardeus preperties of nuclear material and with respect to which is any person or organization is required to maintain financial protection pursuent to the Atomic Energy Act of 1954, or any lew amendatory thereof, or to the lastice is, or had this policy not been issued would be, entitled to indemnity from the United States of America, or any agency thereof, under any agreement entered into by the United States of America, or any agency thereof, with any person or organization.
- B. Under any Medical Payments Coverage, or under any Supplementary Payments provision relating to first aid, to expenses incurred with respect to hodily injury resulting from the hazardam preparties of suchear material and arising out of the operation of a medicar facility by any person or organization.
- C. Under any Liability Coverage, to healty infery or arenerty damage resulting from the hazardous preparties of medicar material, if
 - the nuclear material (a) is at any nuclear facility owned by, or operated by of on behalf of, an insured or (b) has been discharged or dispersed therefrom;
 - (2) the nuclear meterial is contained in spant fuel or waste at any time postessed, handled, used, processed, stored, transported or disposed of by or on behalf of an insured, or
 - is) the bedliy lejury or preparty damage arises out of the furnishing by an issued of services, materials, parts or equipment in connection with the planning, construction, maintenence, operation or use of any suchear facility, but if such facility is located within the United States of America, its territories or possessions or Canada, this orclusion (3) applies only to preparty samage to such musicar facility and any property thereat.

11. As used in this endorsement:

"hazzedena praparties" includa sadioactiva, toxic or explosivo proparties:

"uxqiaar materiai" means seurus materiel, special musicar materiai or hy-product materiai:

"there malerial", "special nuclear material", and "bygradust material" have the meanings given them in the Momic Energy Act of 1954 or in any law amendatory thereof:

"spart (wal" means any feet element or fuel component, solid or liquid, which has been used or exposed to radiation in a sector reactor.

"waste" means any waste material (a) containing by-product material other than the tailings or westes produced by the extraction or concentration of urasium or thorium from any ore processed primarily for its source material content, and (b) resulting from the operation by any person or organization of any nuclear facility included under the first two paragraphs of the definition of nuclear facility;

"nuclear (notify" means

- (a) any nuclear reactor.
- (b) any equipment or device designed or used for (1) separating the isotopes of uranium or plutonium, (2) processing or utilizing spant isel, or (3) handling processing or packaging watta.
- (c) any equipment or device used for the processing, tabricating or alloying of special nuclear material if at any time the total amount of such material in the custody of the insured at the premises where such equipment or device is located consists of or contains more than 25 grams of plutonium or wanthm 233 or any combination thereof, or more than 250 grams of stanium 235,
- (d) any structure, basin, excavation, premises or place prepared or used for the storage of disposel of waste,

and includes the site on which any of the foregoing is located, all operations conducted on such site and all premises used for such operations

"position in a self-supporting chain reaction or to contain a critical mass of fissionable material;

"properly damage" includes all forms of radioactive contamination of property.

YEW YORK EXCEPTION: The "Misclear Energy Liability Exclusion Endoragment (Broad Form)" does not apply to Automobile Liability Insurance in Hen York.

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LIABILITY GL 26 15 E4, 07 GG G 113 ADDITIONAL INSURED frencht-Stuafferm) This endorsament modifies each injurance as it afforded by the provinces of the pointy residing to the following COMPREHENSIVE WINGHAL LUMBERTY INSURANCE COMPLETED OPERATIONS AND PRODUCTS LIABILITY INSURANCE ihis endorsement, effective , forms a part of policy No. 80 72 010 (12:01 A. M., stansace time SCHEDULE Name of Yendoric) Description of Production BLANKET

It is agreed that the "Persons interest" provision is emended to sociode any person of expenization designated above flavour belanted to as "vendor as an incurred, but easy work respect to the distribution of sale in the regular course of the vencor's burnings of the camed distribution of sale in the regular course of the vencor's burnings of the camed distribution of sale in the regular course of the vencor's burnings of the camed distribution of sale in the regular course of the vencor's burnings of the camed distribution of sale in the regular course of the vencor's burnings. designated above subject to the following additional provisions:

- 1. The insurance with respect to the wander dues not apply to:
 - ist any express werranty unsufhunced by the named insured:
 - th healty injury or property demage straing out of
 - is any physical or exemical change in the form of the product made interiognally by the vertoor.
 - full remaining unless unpacked solely for the purpose of faspection demonstration, besubg or the substitution of parts unser instruction fre the minutesturer and then repacked in the engines container.
 - tild demonstration, lactalization, servicing or repair operations, except such operations performed at the wendor's premises in convection and the sale of the product, or
- in products which siter distribution or sale by the names interest keys been labeled or relabeled or used as a container, part or refredient any other laints or substance by or for the wander.
- The member does not easily to any person or organization, as intered, from whom the named intered has acquared suck products or any ingresser, part of container, entering sale, accompanying of container, entering sale, accompanying of container.

LIABILITY

61: 28 06 (EA, 07 65) 5:306 ADDITIONAL INSURED

(Capleyres)

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This endorsement medices such insurance as is afformed by the provisions of the policy relating to the former's compatibilities general Liability insurance MANUFACTURERS' AND CONTRACTORS' ENGINEETY INSURANCE OWNERS, WHO CONTENTIONS, BUCITALINE TITRITIAN INSPRANCE DANEEL, FYROTOXOL THE LEWIS, STUBILLLA MERITANCE STANCKERPER'S DESURANCE

Thus endorsement, edactive

if is egreed that the "Persons instruct" provision is amended to include any amployee of the manned insured while acting within the scope of his duties a such, but the insurance allocated to such employee does not apply:

- to bedily injury to (a) another employes of the samed latered stating out of or in the course of his employment or the named interest size samed scared at a partnership or joint ventues, any pariner or combet thereof;

 to preparty descript in property owned, occupied or need by, insted to, in the case, curlody or control of, or over which physical control is bein exercised for any purpose by (a) another employee of the named insured or (b) the course insured, or, if the named insured in a partnership of light venture, any pariner or manufact thoron.

	e (Eile dhaft An Bhanail per daethara).	HILIPPING OF SPECIAL	* # \$	this time to be supply	Printing	
•		IAGENCY RO.	I ADD'L PREMIUM	AFTURN PREMIUM		
70LICY NO. 80 72 010	EFFECTIVE DATE . 2-4-83	50 552	S	E STAN PREMIUM	•	
Hamed Insured	ST. JOE MINERALS	CORP.			,	
This audomentent Named (mured an	is liqued by that company we district a pert of said policy as a	med in the Declaration of the effective data he	ns of the policy designati radi, of the blour stated i	et shave as the insurer unt South Declarations.	ler such policy moved to the	•
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employer, former tives thereof, for sion of the insur- it legally liable; a figure distinct her	•	ot emberiass paus- erf eller intries erf eller intries or jeds seblements-	raistien to Gemed inst stuckholder	the insurance afforded he tred, but also any partner,	I "Intered" wherever seed in reby, includes not enly the executive offices, director, it assolouse is authorized to res Benedics.	
II. DEDUCTIBLE: \$1,000 shall be deducted from the amount of each claim covered under the terms of this andominent, and the Company shall be liable for loss only in excess of that shount. The Company may at its epidon investigate, negotiate, or write any cities and the insured agrees, if the Company undertakes to regotiate ar settle any such claim, to join the Company in such negotiation or artherest to the extent of the around to be deducted at herein previded or to			meen group Ot stering ; workmen's and disabili	ille insurance, group accide plans, pension plans, ample compension, anemploym ny bandits insurance,	ns "Employes Benefits" shall nt and health inturance, pro- yes stock subscription plans. and insurance, social security the insurance offerest here-	•
exist claim is qui	ompany for such stadustible am d by the Compeny. Jemant, supplementary payment		by, the unqu (a) Giving o	riffind word "Administratio	in", wherever used that means inpact to the Employee Rene-	:
	blijk as immects inn envelege her		fite; (b) interpre	ting Employee Benefits:		
iv, POLICY PERIOD AND TERRITORY: This imprense applies only to disimple ought against the Named impress during the policy period width the United States of America, its territories or assessions or Caeada, resulting form neeligent acts, errors or emissions in the ad- ministration of Employee Caestics, provided the Named Insured, at			(d) Effaction ender E	mployes Benefit Programs:	or cancellation of employees	
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Countarzigned	Daly surharia	ed agent				
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EXCLUSIONS

The immense efferted by this endersement does not apply: (a) To any dishanest, frenchism, criminal or malicious act, fibri; siender, einerimiaution or humiliation;

- (b) To buddly injury to, or sickness, disease or death of any person, or to injury to or destruction of any tangible property, lactualing the loss of use thereof:
- fel 's any claim for fallure of performance of contract by any
- fell's any cision based upon the Harned Insured's failure to samply with any law concerning workmen's corapensation, unantplayment insurance, social security or disability benefits;
- (e) To any claim bate upon fallure of mack to perform as represented by any insured;
- in To any claim based Open advice given by an impreed to participate er not to participate in stock tubscription plans;
- is To any liebkny imposed upon fiducisty, administrator, or other party in interest as delined in the Employee Businement Income Security Act of 1874 [FL93-406], as now or herestier schended arrespects any Employee Sensit plan.

The conditions of the policy entitled "Assistance and Co-operation of the Incured", "Actuan Agenan Company", "Other Insurance", "Subrogetion", "Changes, Assignment", "Cantellation" apply to the Insurante allorand harsby and the lallowing Conditions apply:

- A. LIMITS OF LIABILITY: The Limit of Liability mates above at applicable to "each claim" is the lumit of the Company's nability for sit damages incurred on account of any class chartest hereunder the Rimit of Mahinty stated above as "uggregate" is subject to the above provision respecting each claim, the total time of the Compan's Hability for all claims covered hereunder and accurring during each annual endorsement period. The inclusion bersin of more than one Intured shall not operate to increase the lumits of the Company's Hability. •
- B. PREMILLA: The premium Stated shave it an estimated premium enty. The termination of such annual period covered by threendorse ment, the lawred, on request, will lumie the Company a statement of the torsi number of employees at the end of the period and the earned premium shall be computed at the tate; set forth above, on the basis of one-half of the sum of the total number of employees at the inception of the period and the total number of employees at the and of the period. If the extract premum thus computed exceeds the exchanged advance premium paid, the insured shall pay the excess to the Company; if less, the Company shall return to the Imured the unsarred purism paid by such insured subject to the Minimum premuch for this insurance stated above.
- C. NOTICE OF CLAIM OR SUIT; Irrespective of the application of the deductible amount, written notice of any civin or alleged negligent act, erfor or omission shall be given by or on behalf of the lenured to the Company. If suct is brought, the insured small immediately forwerd to the Company avery automous or other process received by him.

This endorsement forms a part of the policy to which attached, effective on the inception date of the policy, unless otherwise stated herein,

COMPARE VALUE

PERSONAL INJURY LIABILITY INSURANCE

80 72 010 For attackment to Policy Mo to correlate sald policy.

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Lentrage	Limits of LinkSty				
P-Personal Injury Limbility	1,000,000	thousant dollars aggregate	% insured a Participoation		
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The insurance efforced is only with respect to personal lajory arising out of an appearant promism charge or charges.	rollense included will	DIN BREST AL ENG TOCKMINE ALBORY DE C	mensos as are projekted by		
Matter hattime eurige de eurefor					
Breips af Diffess	41		Advance Premiums		
A. Faise Arrest, Detention or Imprisonment, or Mailcious Presecution	4		i incl.		
B. 'Libel, Slander, Gefmenton or Violation of Right of Privacy			A IN		
C. Wrangful Entry of Exiction of Other Investor of Right of Private Occupancy			# COMPOSITE		
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form sumbers of entires mealls attached at being					
form ambhers all saddras muchts attached at desug		Total Advance			

1, EDVERAGE F-PERSONAL INJURY LIABILITY

The company will pay on behalf of the interest all sums which the interest shall became legally obligated to pay as statetes became of indust berein called "gerse and lajory" sustained by any person or organization and sating out of any or more of the following offences committed in the conduct of the senses increases businesses

Group A. false errest, detention or imprisonment, or malicious prosecution:

Group 8—the publication or whereace of a libri or attender or of other defami-tory or disparating material, as a publication or unterance is violation of an individual's right of present, except publications or offerences in the course of or related to advertising, broadcasting or interances appetities conducted by or on brhalf of the second inverse,

through C-errongies entry or eviction, or other lawsalus of the right of private eccupancy;

If such offence is committed during the policy period within the United States of America, its igniliates of persecutions, or Canada, and the company shall have the right and duty to defend any soit against the Interest seeking throught on account of such persecutions, years of any of the allegations of the sulf are grandless, fatter or insufacient, and may make such investigation and satisfactured in pay claim or suit as it desarts expected, but the company shall not be obligated to pay any samp claim or programs of the defence any said effect the applicable limit of the company's liability has been expected by payment of judgments or sufficient and.

This insurance does not apply:

- (a) to Nability examped by the leasted under any contract or agreements
- this to personal injury seizing out of the willed violation of a penal statute or ordinance assessitied by or with the knowledge or consent of any incorest,
- led to personnel legacy customed by any person on a result of an effective directly or andmently related to the employment of such person by the named interest
- (d) to parsenal belong avising out of any publication or otherance described in Stoup 3. If the first invarious publication or otherance of the name or similar material by on a behalf of the named inserved was made prior to the effectors date of the formance;

- (a) to personal lajory arising out of a publication or unterance described in Group B consisting any organization or business enterprises, or its products or nervices, made by at all the direction of any insured with knowledge of the falsify thereof
- II. PERSONS INSUMED

Each of the following is an insured under this insurance to the extent set forth between

- la) if the mount leaves is designated in the declarations as an individual tre-person so designated and his spouses
- (b) if the named leather is designated in the declarations as a partnership of joint venture, the partnership of joint venture so designated and any partner or member fluorest but only with respect to his liability as anti-
- ici ii the asset incored is designated in the declarations as other than an ind-eldual, partnessing or joint venture, the organization so designated and any executive officer, director or stocknolder thereof while acting within the scope of his duties as such.

This instrance does not apply to personal lajory artising out of the conduct of any partnership or joint venture of which the lansted is a partner of member and which is not designated in this policy as a samed lateral.

III, LIMITE OF LIABILITY; INSPREED PRATICIPATION

Recarding of the number of (1) legarates under this policy. (2) pertons or organizations who mustain personal injury, or (5) glaims under or stalls brought on account of personal injury, also total family of the company's liability styles this coverage for all deamages shell not seemed the limit of personal injury liability stated in the actualize on "aggregate".

If a participation percentings is attend in the schedule for the institut, the complesy atteil and he is a greater proportion of any leas then the deflerence between such percentage and the landsad secrent and the halance of the forestable he borne by the instanting provided, the company may any the instanting provided, the company may any the instanting portion of a boas to effect antiference of the loss, and, upon motivation of the ection taken, the manual instant percently primiterate the manuary (hersio).

IV. ADDITIONAL DEFINITION

Whek used in reference in this interance:

"damages" means only those damages which are payable because of surrocal injury arrang out of an offense to which this insurance applies.

(Arritemes)

TALY BEAUTIES

PREMISES MEDICAL PAYMENTS INSURANCE

80 72 010 h complete said tolicy. For attachment to Policy Ho.

SEMBLES

The insurance afforded is only with respect to the following Coverage indicated by specific premium charge or charges. The irrait of the company's liability agreest such Coverage shall be as string herein, subject to all the terms of this policy having reference thereto.

Constant shirl be at String parent, surject to an int		Limits of	Listilly		Advance Programa
E-Premises Wesical Payments	10,000	dollars each parace	50,000	dollars each accident	x x x
(a) Pramises and operations				•	3
ni facelators lei Sports activities	<u></u>		<u> </u>		<u> </u>
Form numbers of enviorsements attached at least				Total Afrence Francisc	. \$

I. TOWERSE E-PREMISES MERICAL PRYMENTS

The company will pay to or far each person who sustains heally injery counted by accident all reasonable medical susanus incerted within one year from the date of the accident on account of such healty islery, previded such health injery street exit at his a condition in the learned personants of the sperson by a superior within the winds the winds of the same of instead is attended coverage for healty being liability under this policy.

Ecclusions

This legarance does not apply:

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ill enging out of the concership, maintenance, operation, use, loading or un-tending of

automobile or alresaft owned or operated by or rented or ipaned di an ta um lestres. Di

to any other automobile or aircraft operated by any person in the course of his employment by any insured;

but this exclusion does not apply to the pasking of an artemaking on the leasured persists, if such extendeble is not owned by or rented or loaned to any interest.

is any enterest.

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(3) arising out of the ownership, maintenance, operation, use, loading or bicloading of

ill any walescraft award or operated by or mailed or loaned to any secured, or

all any other wetercraft operated by any person in the course of his employment by any insersed.

emproyment by any mentions the watercraft while athors on the both this emission does not apply in watercraft while athors on the insured premises of (4) arising out at and in the course of the transportation of medits equipment by an automatitie water or operated by ar remed at formed as any issueing to be the insurement of the course of the transportation of medits equipment.

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(II) included within the completed operations hazard or the products bazards

(i) included within the completed operations incomed or the products beautiful arising out of operations performed for the seased learned by independent contractors with: them (i) inclinatories and repeal of the incomed products or iii) standard attentions of another products which do not involve changing the size of or consist buildings of other structures.

(i) resolding from the seeking, serving or giving of only alternative beverage (i) in elaboration of any stands, ordinates or regulation, fill to a whore, (ii) to a person under the influence of alternative (ii) which causes or not before to the influence of alternative (ii) which causes or one person or organization engaged in the business of assumptiming, distribution, selvings alternative handle beverages or, if not so engaged, is an owner or leason by (ii) repaired when the manual incomes but only part (ii) (ii) exclusion by (iii) applies when the manual incomes in such an owner or passor:

(4) see to war, whather or not decirred, civil war, incurrection, rebellien or revelopion, or to any act or condition sucident to any of the foregoing.

ill to the named latered, any partner therain, any tenent or other person regu-larly reading on the beamed granders at any employee of any of the

foregoing if the bodily injury arises out of and in the course of his employ-ment thriewith:

- (2) So any other tenant if the badily lajory occurs on that part of the lastered premises vanied from the assess factors or to any employee of ruck a tenant if the badily lajory occurs on the tenant's part of the interest premises and arises out of and in the easiers of his amployment for the tenant;
- (3) to any person while empaged in maintenance and repair of the leasures premises or attention, demolillon or one construction at such premises;
- to any person if any benefits for such haddy injury are payable of required to be provided under any workman's companisation, unsimpleyment compensation or disability benefits law, or under any similar law;
- (i) to any person practicing, instructing or participating in any physical training, port, attletic activity or contest unless a premium change is attered for sport activities in the policy exist respect to Francisco Medical Payments Coverage;
- (d) to any shellical expense for services by the named interest, any employee thereof at may person or argentiplion under contrast to the names leaves to provide such services.

II. LIMITS OF LIMBILITY

Its simile we consider the Premiers Medical Payments Coverage stated in the schedule as applicable to "each person" is the implied the company's liability for all medical superior for backly lailing to any one person as the result of successful medical superior to be above provision respecting "each person", the fortil liability at the company order Premiers Medical Payments Coverage for all total liability at the company order Premiers Medical Payments Coverage for all sealing all payments for beddy impary to two or mate persons as the result of any one sackled stable net expect the limit of leasify stated in the schedule as applicable to "such accident".

When more than one medical payments coverage attended by this policy applies to the loss, the company shall not be hable for more than the amount of the highest applicable limit of liability.

III. ADDITIONAL BEFORETIONS

When used in reference to this incurence flectualing undersements forming a part of the policyl:

"langual presises" means all presises owned by or rested in the massed insured with respect to which the exame insured is afforded coverage for bailly lajony liability under this policy, and includes the ways immediately adjoining on tand, "medical superate means of presises and president superat new order that provinces, president president agreements to occasion medical, superat new orders survived, provinces, and necessary ambulance, haspital, professional surving and teneral survived.

IV. POLICY PERIOD: TERRITORY

This insurance applies usty to accidents which occur during the solicy period within the United States of America, its terretories or possessions, or Casada.

Y. ADEITHORSE CONDITION

Medical Reports: Preef and Payment of Claim "

AS DOOR ON PROFILE FROM THE PROPERTY OF THE PROPERTY OF THE PROPERTY OF THE COMPANY WHITE PROOF OF CHIM, DUCK OUTLING HE RESERVED, AND SHOEL HERE EACH REQUEST (From the company, encours substantialism to enable the company of childs medical reports and deplace of stories. The impared person shall submit to physical examination by styrications selected by the company when and as either at the company may reasonably require. The company shapes and as either the company may reasonably require. The company shapes the interest person or eary person or organization rendering the services and the payment shall reduce the amount persons because of implified or such layery. Payment hereunder, and the company, which are admission of implified of say person or, except hereunder, of the company,

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PELOSE, CITEINAL HERSPIEL

FINESTINE

Atr-3003 CONTRACTUAL LIABILITY INSURANCE (Mindet Coverage-Grand Form)

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This and increase, effective

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SCHEDULE

The insurance effected for confracted lightly is uply with respect to such of the following Coverages as are indicated by a specific premium enjoyed thesele. The finite of the company's liability against each such Coverage shall be as stated before analyses to all the series or this each, such Coverage shall be as stated before analyses to all the series or this each, such Coverage shall be as stated before analyses to all the series or this each.

Advision	Limits of Linklity		Caratages		
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INCL. PE	GL 9916		Contraction Bodily In		
	3	\$	Contractual Property	Gamage (Lability	
	Total Livrace Principa				
Afraic	e President	tatas	- Transaction Bases	Cade Dezignation of Contracts on file	
Budlily is buy	Property Samage	11,1 F.11.	A (the rate metric	No. at Knows to Mis Company	
incl.	INGL.	(1) For \$100 of Cort (1) For FLOOD of Sales INCL. IN COMPOSITE RATE	(4) Cost	THAT PORTION OF ANY CONTRACT OTHER THAN A CONTRACT AS DEFINED IN THE POLICY, BY THE TERMS OF WHICH THE NAMED INSURED ASSUMES THE LIABILIT OF THE OTHER PARTY TO THE AGREEMENT	
INCL.	s INCL.	Tabel Advance B.J. and 7.9.4	TO INTOMAS		

The following exclusions do not apply with respect to any "construction agreement":

The commons, in consideration of the payment of the premism and subject to all of the previous of the policy not expressly modified begins, agrees with the named because it is follows:

1 COVERAGES—CONTRECTUAL BODILY MAURT LIABILITY CONTRACTIONS PROPERTY BANAGE LIABILITY

The company will pay on bahalf of the insured all soms which the insured, by reason of contractual Sability assumed by how pader any written contract of the type designated to the schedule for this insurance, shall become legally obligated to pay an demogra because of

boddy injury as properly damage

to switch this interrance spokes, created by an occurrence, and the company shall have the might and duly to defend any sulf against the interral stabling damages on account of such bodily injury or property damage, even it amy to be allegances of the suit are geometries, take or fraudulent, and may trake a largences of the suit are geometries, take or fraudulent, and may trake to the suit mestigation and settlement of any claim of said as it deeper assessment, but the company shall not be obtigated to pay any claim or judgment or to delend

- (1) any arbitration proceeding wherein the company is not exacted to exercise
 the insured's rights in the choice of arbitrators and in the conduct of such
 proceedings, or
- (2) any anti size the applicable Emit of the company's inhibity has been exhausted by payment of judgments or settlements.

- This insurance does not apply:
- (a) to hability assumed by the insured under any incidental contract:
- (b) [1] if the instance is an architect, empared or susveyor, to bedry injury or preperty damage among and of prefessional survives performed by such instant, uncluding

 - (i) the preparation or approval of mans, brawings, appears, reports, surveys, thange orders, depains or specifications, and (ii) supervisely, inspection or engineering services.

 (2) If the indemnise of the internet is an architect, engineer or surveyor to the habitity of the indemnise, his agents or employees around out of

 - cut of the preparation or approved of maps, drawners, opinions remorts, surveys, change orders, designs or specifications, or [10] the guing of the latter to give directions or institutions by the indemantee, bits against or employees, provided such greek principles of the baddly injury or preparty damage;
- (c) to inside where or property deceive due to war, whether or not declared or it was, another one, rebeided or revolution or to any act or consider incident to any at the toregoing.
- (d) in bodily layery at persperty damage for which the minematics may be nest (over)

- (j) as a person or organization aged (d the justicest of muselecturing, distributing, setting of stateing alcoholic benefit part, or
- (2) If not so engaged, as an quest or lesset of previous used for such

Property is imposed

- Haves rating as imposed

 (i) by, or because of the violation of, any statute, and sales are requisition of a sea of a physical or in the set o

- (a) loany obligation for which the innume or any carties at his insurer may be said fable under any modulus compensation, one under your camperation and of disability benefits law, or under any similar time.
- It is any collection for which the beamed may be hold liable in an action on a content by a third party beneficiery for beetly leading as property description and arrived set at a project for a decide leading to the project for a decide leading to the project form and apply to an artists by the public enthantity or any either person of degrees, apply to an artists by the public enthantity or any either person of degrees.
- (g) to properly pleasure to

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- (1) properly denied or occupied by or resized to the incomed,
 (2) properly stack by the incomed, or
 (3) properly stack by the incomed, or stacked of the incomed or as to which
 the incomed is fee any purpose controling physical control;
- to present demigs to premises afterented by the nessed beared arising out of such primises or any part through,
- (i) to loss of seas of tangible property which has not been physically injured or destroyed exhibite from
 - (1) a delay in or lack of performance by or up behalf of the named interest of say contract or agreement, or
 - (2) the initiate of the manual incurred's products or with performed by or on behalf of the names statement to meet the here of performance, quality, fitness or durability maximized or separamental by the manual instance.

but this archation does not apply to lost of use of other langible property inciding from the modern and accidental physical logary is not destruction of the manual incomes by present of the manual incomes are made present or other incidents are made have been put to use by any person or other incidents are made have been put to use by any person or other incidents when incidents are because of the usual by any person or other incidents are incident.

- products or any past of each producing.

 (A) in property descape to work performed by are on behalf of the named heared as filling but of the weak or any portions thereof, as out of endertake, pasts or equipment for the willedness. Impaction, repair, replacement, or lost of one of the named hearent's preducts or work completely or for the extend hearent's products or work completely of form a part, if such preducts, with at property the willedness though the materials of the such preducts, with at property the willedness thoughts and the products of the content of from the bocases of any hadron or suspected defect or deficiency literate.
- (m) is beddy in hery or property demans arising out at the ownership, notice tearners, operation, teas, loading or unleading of ady medice permanent white being used in any presumpted of organized nating, speed and of enough item canizat as in any simpling activity of in practice or perparation for any such contents of activity.
- (n) to bookly inches to recently damage origing out of the discharge, gisperasi, release or marino of turble, superas, abod. Tunent, acids, aladis, tonic character, liquide or green, waste trajenies or other holiania, contrasiation or pobularia lets occupate the discharge or any water course or body of enter; but this exclusion does not apply if such discharge, dispersal, 1914 for except in sucher and accidental;

Universected in the schedule as not applicable, the following anchesions also supply to contracted liability assumed by the insured anche any agreement realing to construction aparallems.

- This incurrance stone not apply:

 (a) to beddy injury or preparty desirance existing cut of construction, maintenance or upon of maintenance in adding the page of maintenance or upon of maintenance in adding the page of the construction of the co
- (c) he bestly injury or property denouge artising and of operations, within finy feet of any retrood preparity affecting any retroad bridge or tracte, tracks, such a road bests, tended, underpass or crossing;
- (a) to backly lefury at property flamps included within the complisted operations featured or the products harved;
- (1) to property demage included within (1) the aspiration hazard.

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- (2) the seeks provided to Means, or the distinguishment.
- 4. PERSONS INSURED

· Enchapt the following is an inverse under this insurants, to the extent set

(4) if the seamer learned in decignited in the declarations as an instricted, the business insignated and his spaces;

the paratim as disciprated and his spower:

(b) I he passed beautif is designated in the declarations as a mathematic or fest worker, the performance or fest worker, the performance or fest the first state of each wide in the state of the state of the paratic of the state of th

III. LIMITS OF LIMBURY

phenos or manurano sence is not resignated in this policy as a select insured.

It. Limit of Limbulity

degraduated the number of (i) incomed under this policy. (2) persons of organizations who mutual health sharpy of property desirgs, or (3) chiest ends of table bringht on security of body indexy or property desirgs, the company or table bringht on accusing the body indexy or property desires, the company for said sealthy. The table limbuly of the company for all faculties, including sharpers for case and loss of natices, because of healty index, included to property desired and the second selection of the second selection selection of the second selection of the second selection selections and selection selections and selection selections and selection selections and selections and selections and selections and selections and selections and selections are selected as a selection of the securities.

It responsible that the selection selection selection is selected as a selection of the securities.

IV. EMPONITION OF TRANSPORY

This interest applies only to backly injury or peopledly strates species occurs within losing herdings.

When weed in relevance to this insuranta (including andorstaurals forming a part of the policy):

spart of the policy):

"contracted as including industry bounded with the company's content.

"contract or Expensed, project, however, that contracted induity shall not be constructed as including liability under a maternity of lies filters or sparing of the standard and a submitted with the manual industry of the standard industry of the stand

VI. ADDITIONAL CONDITIONS

The company shall be entitled to exercise all of the beamed's nights in the choice of arbitratura and in the conduct of any arbitration proceeding.

The same

- Previous

 The advance privation related in the schedule is the extinated practice previous pr
- 2. the word "noise" means the proce amount of money thereis by the named insured or by others tracing under his cause for all godes and protects and or distributed during the policy period and changed during the policy period and changed during the policy period and changed during the policy period, not includes trace, other later much which the named lectated and such afters collect as a separate from and send such it is not received to a separate from and send such it is not received.

LIABILITY

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REAL PROPERTY - LIABILITY - FIRE This endorsement modifies such insurance as is afforded by the previsions of the policy reading to the formang

COMPREHENSIVE SEMEMAL LIMBRITY INSHAMCE MANAGERERS, WAS CONLECTEDED. STREETLIN MERITANCE OWNERS', LANGLORDS' AND YEMARTS' LIABILITY INSURANCE SINKUNTEFEK, 2 HOZDEYNGE

This endorsement, effective

Sent between "R Y 18"EQ

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by

" dujmanizës ksipresantezwe

Γ	Premium	(ner \$100 el Limiti	Ī	Limit of Liebalty	Gescration of Property
1	INCL	INGL.	\$	100,000 esch nacuren	ALL REAL PROPERTY OR PREMISES NOT OWNED BY THE HAMED INSURED

It is agreed that the Property Damage Clability Coverage applies to property damage to structures or portions thereof rented to or occuosed by the same linearist and described as this endorsament, excluding flatures permanently extended thateto. If such property damage arress out of the, sobject to the following additional provisions:

With respect to the insurance provided by this endorsement, all of the exclusions of the policy, other than the Bustess Energy Liability Exclusion Broad Form), are nelected and replaced by the following:

This insurance does not apply to leability assumed by the insurad under any contract or agreement.

The first of habitry stated in this undersement applies separately to the insurance under this endorsement and is in fiew of any other bond of habitry states on the goods.

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. This endorsement forms a part of the policy to which attached, effective on the inseption date of the policy unless observes stated better The following information is required only when this undersement is usuad subsequent to preparation of policy.)

Endocraement effective • 2-4-83

Policy No. 80 72 010

Endorsement No.

Named Insured ST. JOE MINERALS CORP. ET AL

Countersigned by . (Authorized Representative

This undersement modifies such insurance at it afforded by the provisions of the policy relating to the following.

COMPREHENSIVE GENERAL LIABILITY INSURANCE COMPLETED OPERATIONS AND PRODUCTS LIABILITY INSURANCE CONTRACTUAL LIABILITY INSURANCE MANUFACTURERS AND CONTRACTORS LIABILITY INSURANCE. DWHERS AND CONTRACTORS MASILITY INSURANCE OWNERS, LANDLORDS AND TENANTS LIABILITY INSURANCE

AMENDMENT-LIMITS OF LIABILITY

(Single Limit)

(Policy Aggregate Limit)

SCHEDULE

·	
Coverages	Limits of Liability
Bodily lajory Liability and Property Damage Liability	\$1,000,000 each occurrence
	\$1_000,000 aggregate

It is agreed that the provisions of the policy captioned "LIMITS OF LIABILITY" relating to Sodily injury Liability and Property Damage Clability are amended to read as follows:

LIMITS OF LIABILITY

Regardless of the number of (1) insureds under this policy, (2) persons or organizations who sustain bodily injury or property damage, or (3) claims made or suits brought on account of bodily injury or property damage, the Company's liability is familed as follows: Sodily Injury Liability and Property Damage Liability:

- (a) The limit of liability stated is the Schedule of this endoranient as applicable to "each occurrence" is the total limit of the company's liability for all demages including demages for care and loss of services because of bodily lajory and properly demage sestamed by one or more partent or algorithms as a result of any one occurrance, provided that with respect to any occurrence for which notice of this policy is given as lieu of ascurity, or when this policy is certified as proof of impactal superability under provisions at the Mosty white Francial Ransonability and only state or previous, such limit of liability shall be applied to provide the separate limits required by such law for Bodily injury Liability and Property Damage Liability to the astent of the coverage required by which law, but the separate application of such limit shall not increase the total limit of the company's liability.
- If an aggregate amount is stated in the Schedule, then, subject to the above provision respecting "each accurrence", the total liability of the company for all damages because of all beddy before and property damage which occurs during such amount period while this point is in force commencing from its effective date, shall not exceed the limit of liability stated in the Schedule of this endorsament as "aggregate".
- (c) For the purpose of determining the limit of the company's liability, all bodily injury and property damage efficing out of centiauous or repeated exposure to substantially the same general conditions shall be considered as arising out of one accurrence.

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Policy No. Et. Date of Prit.	Exp. Date of Pol EH.	Alle of End. Agency No.	
80 72 010 2-4-83	2-4-84	2-4-83 50 55	Return Premium
			 J* 1

Named Insured

ST. JOE MINERALS CORP. ET AL

Address (Including Zip Code)

250 PANK AVENUE NEW YORK, N.Y.

This endorgament is issued by the company designated in the Declarations which is the insurer under the above numbered policy issued to the Named Insured and forms a part of said policy as of the effective date hereof, at the hour stated in the policy Declarations.

This endorsement changes such insurance as is afforded by provisions of the policy relating to the following:

COMPREHENSIVE GENERAL LIABILITY

ITEM: 1 (A) NAMED INSURED:

RESEARCH CORPORATION, ST. JOE MORLDHIDE RESEARCH CORPORATION, ST. JOE MORLDHIDE EXPLORATION, COQUINA OIL CORPORATION, PEA RIDGE IRON ORE, THE, AND/OR THEIR SUBSIDIARY, OWNED, CONTROLLED, ASSOCIATED, ATTILIATED, AND MANAGED COMPANIES AND/OR CORPORATIONS AS HOW OR HEREATER MAY BE CONSTITUTED INCLUDING ANY PARTHERSHIP, JOINT VENTURE OR CO-VENTURE OF WHICH THE INSURED IS A PARTHER OR MICHER AND PROVIDE INSURED IS REQUIRED, OR UNDERTAKES TO PROVIDE INSURED TO SUCH VENTURES, OTHERWISE ORLY FOR THE INSURED'S PROPORTIONATE LIABILITY OF SUCH VENTURE,

Counterstones Muldred Francis

Authorized Representative

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Policy No.	Eff Date of Pol	Exp Cate of Pol.	Ett' (jans op. Pust	Agency No	Ασό'ι Ριενικότι	Peto- Deman I
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Named Insured

ST. JOE MINERALS CORP: ET AL

Address (including Zip Code)

250 PARK AVE., HEW YORK, N.Y.

This endorsement is issued by the company designated in the Declarations which is the insurer under the above numbered policy issued to the Nemec Insured and forms a part of said policy as of the effective date hereof, at the hour stated in the policy Deciarations.

This endorsament changes such insurance as is afforded by provisions of the policy relating to the following

COMPREHENSIVE GENERAL LIABILITY

IT IS AGREED THAT THE PREMIUM FOR THE PERIOD 2-4-83 TO 2-4-84 IS \$114,000. IT IS PAYABLE AS TOLLOWS:

DUE DATE	AMOUNT
2-4-83	\$28,500
5-4-83	28,500 ·
8-4-83	28,500
11-4-83	28,500

For the Marin R. Margarite

Countersigned . Authorized Representative

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Policy No.	FN Date of Pol	Exp. Date of Pol Est	Dame of End	Agency No	ADDI Premium	Heir Pierry
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80. 12 020				<u> </u>		<u> </u>

Named Insured

ST. JOE MINERALS CORP. ET AL

Address (including Zip Code)

250 PARK AVE., NEW YORK, N.Y.

This endorsement is issued by the company designated in the Declarations which is the insurer under the above numbered policy issued to the Named insured and forms a part of said policy as of the effective data hereof, at the nour stated in the policy Declarations.

This endorsement changes such insurance as is pillorded by provisions of the policy retaining to the following.

COMPREHENSIVE GENERAL LIABILITY

IT IS HEREBY AGREED THAT THE PREMIUM FOR THE PERIOD 2-4-83 TO 2-4-84 IS \$114,000 AND SHALL BE COMPUTED ON THE BASIS OF THE COMPOSITE RATES AS FOLLOWS:

ESTIMATED PAYROLL

COMPOSITE RATE PER SIOD OF PAYROLL.

ESTIMATED ANNUAL PREMIUM

\$94,041,031

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\$114,000

Countersigned _____

Authorized Representative

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Named insuled

ST. JOE MINERALS CORP. ET AL

Address (including Zip Code)

250 PARK AVENUE NEW YORK, N.Y.

This endorsement is issued by the company designated in the Declarations which is the insurer under the above numbered policy issued to the Named Insured and forms a part of said policy as of the effective data hereof, at the nour states in the policy Declarations.

This endorsement changes such insurance as is afforded by provisions of the policy relating to the following: .

GENERAL LIABILITY

NOTICE OF OCCURRENCE

"IN THE EVENT OF AN OCCURRENCE OR LOSS, NOTICE THEREOF SHALL BE GIVEN BY OR ON . BYHALF OF THE INSURED TO THE COMPANY OR ITS AUTHORIZED AGENTS AS SOON AS PRACTICABLE AFTER THE NAMED INSURED'S DIRECTOR OF RISK MANAGEMENT AT ITS EXECUTIVE OFFICES BECOMES AWARE OF SUCH AN OCCURRENCE OR LOSS PROVIDED, HOWEVER, THAT FAILURE TO GIVE NOTICE OF ANY OCCURRENCE WHICH AT THE TIME OF ITS HAPPENING DID NOT APPEAR TO INVOLVE THIS POLICY BUT WHICH, AT A LATER DATE, WOULD APPEAR TO GIVE RISE TO CLAIMS HEREINDER, SHALL NOT PREJUDICE SUCH CLAIM.

Countersigned

Authorized Representative

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Named insured

ST. JOE MINERALS CORP. ET AL

Address (including Zip Code)

250 PARK AVENUE NEW YORK, N.Y.

This encorsement is assued by the company designated in the Declarations which is the insurer under the above humbered policy issued to the Named Insured and forms a part of said policy as of the effective date hereof, at the hour stated in the policy Declarations.

This encorsement changes such insurance as is afforded by provisions of the policy relating to the following:

COMPREHENSIVE GENERAL LIABILITY

IT IS AGREED THAT THE "DEFINITION OF OCCURRENCE IS AMENDED TO INCLUDE THE FOLLOWING:

"ANY INTENTIONAL ACT BY OR AT THE DIRECTION OF THE INSURED WHICH RESULTS IN BODILY INJURY OR PROPERTY DAMAGE ARISING FROM THE USE OF FORCE FOR THE PURPOSE OF PROTECTING PERSONS OR PROPERTY."

Countersigned Authorized Representative

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Named Insured

ST. JOE MINERALS CORP.

Address (including Zip Code)

250 PARK AVENUE HEW TORK, N.Y.

This endorsement is issued by the company designated in the Declarations which is the insuler under the above numbered policy issued to the Named Insured and lorms a part of said policy as of the effective date hereof, at the hour stated in Ing policy Declarations.

This endorsement changes such insurance as a siturded by provisions of the policy relating to the following

GENERAL LIABILITY

IT IS HEREBY AGREED THAT:

ANY PERSON, ORGANIZATION, TRUSTEE OR ESTATE FOR WHOM THE INSURED IS OBLIGATED BY CONTRACT TO PROVDE INSURANCE AFFORDED BY THIS POLICY IS AN ADDITIONAL INSURED WITH RESPECT TO:

- 1. ANY OPERATION, WORK OR JOB PERFORMED BY FOR OR ON BEHALF OF THE NAMED INSURED.
- THE OWNERSHIP, MAINTENANCE OR USE OF ANY EQUIPMENT IN THE CARE, CUSTODY OR CONTROL OF THE NAMED INSURED.
- ANY REAL PROPERTY LEASED FROM THE NAMED INSURED.
- ANY REAL PROPERTY LEASED TO THE NAMED INSURED.

Countersioned

Authorized Representative

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Named Insured

ST. JOE MINERALS CORP. ET AL

Address (including Zip Code)

250 PARK AVENUE NEW YORK, N.Y.

This endorsement is issued by the company designated in the Declarations which is the insurer under the above numbered policy issued to the Named Insured and forms a part of said policy as of the effective date hereof, at the hour stated in the policy Declarations.

This endorsement changes such insurance as is attorded by provisions of the policy relating to the following:

GENERAL LIABILITY

WATVER OF SUBROGATION

IT IS AGREED AND UNDERSTOOD:

IN THE EVENT OF ANY PAYMENT UNDER THIS POLICY, THE COMPANY SHALL BE SUBROGATED TO THE EXTENT OF SUCE PAYMENT, TO ALL THE INSUREDS' RIGHTS OF RECOVERY THEREFORE, AND THE INSURED SHALL EXECUTE ALL PAPERS BEQUIRED AND SHALL DO EVERYTHING THAT MAY BE NECESSARY TO SECURE SUCH RIGHTS, BUT THE COMPANY SHALL HAVE NO RIGHTS OF SUBROGATION AGAINST ANY PARENT OR OWNED OR CONTROLLED SUBSIDIARY OR AFFILIATED COMPANIES OR ANY NAMED INSURED. THE COMPANY WILL ACT IN CONCERT WITH ALL OTHER INTEREST CONCERNED, (INCLUDING THE INSURED) IN THE EXERCISE OF SUCH RIGHTS OF RECOVERY.

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Countersigned

Authorized Representative

U-GL-113-A (7-61 ed.)



PAGE 1 OF 2

Endorsement

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Named Insured

ST. JOE MINERALS CORP.

Address (including Zip Code)

250 PARK AVENUE NEW YORK, N.Y.

This encorsement is issued by the company designated in the Declarations which is the insurer under the scove numbered policy issued to the Named Insured and forms a part of said policy as of the effective date hereof, at the hour stated in the policy Declarations

This enconsement changes such insurance as is afforded by provisions of the policy relating to the following:

GENERAL LIABILITY

INCIDENTAL PROFESSIONAL LIABILITY INSURANCE - DESIGNATED EMPLOYEES

IT IS AGREED THAT, ON THE WRITTEN REQUEST OF ST. JOE MINERALS CORP. THE COMPANY WILL PAY ON BEHALF OF PROFESSIONAL, SUFFERVIEORY OR MANAGEMENT PERSONNEL WORKING IN THE LEGAL, TAX OR INSURANCE DEPARTMENTS OF THE NAMED INSURED ALL SUMS WHICH SUCH PERSONNEL SHALL BECOME LEGALLY OBLIGATED TO PAY AS DAMAGES BECAUSE OF ACTS OR OMISSIONS IN GIVING INCIDENTAL PROFESSIONAL ADVICE TO EMPLOYEES OF THE NAMED INSURED OR TO OTHERS.

IT IS FURTHER AGREED THAT THE COVERAGE PROVIDED BY THIS ENDORSEMENT SHALL ALSO APPLY ON THE WRITTEN REQUEST OF ST. JOE MINERALS CORP. TO ANY SAFETY PERSONNEL OF THE INSURED WELLE ACTING WITHIN THE SCOPE OF THEIR DUTIES AT SUCH.

THE COVERAGE PROVIDED BY THIS ENDORSEMENT SHALL NOT APPLY:

- (A) TO ANY SERVICES PERFORMED OR ADVICE GIVEN FOR WHICH A FEE HAS BEEN CHARGED.
- (B) TO ANY PROVEN AND MATERIAL DISHONEST, FRAUDULENT, CRIMINAL OR MALICIOUS ACT.
- (C) EXCEPT AS RESPECTS SAFETY PERSONNEL, TO BODILY INJURY OR DEATH OF ANY PERSON.

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PAGE 2 OF 2

Endorsement ::

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Named Insured

ST. JOE MINERALS CORP.

Address (including Zip Code)

250 PARK AVENUE NEW YORK, N.Y.

This endorsement is issued by the company designated in the Declarations which is the insurer under the above numbered policy issued to the Named Insured and forms a part of said policy as of the effective data hereol, at the hour stated in the policy Declarations.

This engarsament changes such insurance as is afforded by provisions of the policy relating to the following:

GENERAL LIABILITY

- (U) TO INJURY TO OR DESTRUCTION OF TANGIBLE PROPERTY, INCLUDING THE LOSS OF USE THEREOF; BUT THIS EXCLUSION SHALL BE WAIVED AS RESPECTS SAFETY PERSONNEL ON A CLAIM-BY-CLAIM BASIS AT THE OPTION OF ST. JOE MINERALS CORP.
- (E) TO ANY NEGLIGENT ACT, ERROR OR OMISSION IN THE ADMINISTRATION OF THE INSURED'S EMPLOYEE BENEFITS PROGRAM; OR
- TO ANY CLAIM BASED UPON THE EMPLOYEE RETIREMENT INCOME SECURITY ACT OF 1974 OR SUCCESSOR LEGISLATION OR LIKE LEGISLATION.

THE LIMITS OF LIABILITY UNDER THIS ENDORSEMENT APPLY AS FOLLOWS:

\$1,000,000 EACH CLAIM \$1,000,000 EACH AGGREGATE

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Countersigned

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Named Insured

ST. JOE MINERALS CORP. ET AL

Address (including Zip Code)

250 PARK AVENUE NEW YORK, N.Y.

This endorsement is issued by the company designated in the Declarations which is the insurer under the above numbered policy issued to the Named Insured and forms a part of said policy as of the effective date hereof, at the hour stated in the policy Declarations.

This endotsement changes such insurance as is afforded by provisions of the policy relating to the following

COMPREHENSIVE GENERAL LIABILITY

AMENDATORY ENDORSEMENT - ADDITIONAL DEFINITION

IT IS AGREED THAT THE FOLLOWING DEFINITION IS ADDED:

"LOADING OR UNLOADING," WITH RESPECT TO AN AUTOMOBILE, MEANS THE HANDLING OF PROPERTY AFTER IT IS MOVED FROM THE PLACE WHERE IT IS ACCEPTED FOR MOVEMENT INTO OR ONTO AN AUTOMOBILE OR WHILE IT IS IN OR ON AN AUTOMOBILE OR WHILE IT IS BEING MOVED FROM AN AUTOMOBILE TO THE FLACE WHERE IT IS FINALLY DELIVERED, BUT "LOADING OR UNLOADING" DOES NOT INCLUDE THE MOVEMENT OF PROPERTY BY MEANS OF A MECHANICAL DEVICE (OTHER THAN A HAND TRUCK) NOT ATTACHED TO THE AUTOMOBILE.

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Named Insured

ST. JOE MINERALS CORP. ET AL

Address (Including Zip Code)

250 PARK AVENUE HEW YORK, H.Y.

This endorsement is issued by the company designated in the Declarations which is the insurer under the above numbered policy issued to the Named insured and forms a part of said policy as of the effective date hereof, at the hour stated in the

This endorsement changes such insurance as is afforded by provisions of the policy relating to the following:

COMPREHENSIVE GENERAL LIABILITY

CROSS LIABILITY ENDORSEMENT

THE FOLLOWING CROSS LIABILITY CLAUSE IS MADE PART OF THIS POLICY:

THE INCLUSION OF MORE THAN ONE CORPORATION, PERSON, ORGANIZATION, FIRM OR ESTITY AS INSURED UNDER THIS FOLICY SEALL BOT IN ANY WAY AFFECT THE RIGHTS OF ANY SUCH CORPORATION, PERSON, ORGANIZATION, FIRM OR ENTITY
AS RESPECTS ANY CLAIM, DEMAND, SUIT OR JUDGMENT MADE, BROUGHT OR RECOVERED,
BY OR IN FAVOR OF ANY OTHER INSURED, OR BY OR IN HAVOR OF ANY EMPLOYEE OF SUCH OTHER LESURED. THIS POLICY SHALL PROTECT EACH COMPORATION, PERSON. ORGANIZATION, TIEM OR ESTITY IN THE SAME MANNER AS TROUGH A SEPARATE POLICY HAD BEEN ISSUED TO EACH, BUT NOTHING HERSIN SHALL OPERATE TO RECREASE THE COMPANY'S LIABILITY AS SET FORTH ELSEWHERE IN THIS POLICY BEYORD THE AMOUNT FOR WHICH THE COMPANY WOULD HAVE BEEN LIABLE IF ANY ONE PERSON OR INTEREST HAD BEEN NAMED AS INSURED.

ALL OTHER TERMS AND CONDITIONS OF THE POLICY REMAIN UNCHANGED.

meldred France Countersioned

Authorized Representative

UGL-113A (7-81 ed.)

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PAGE 1 OF 2 Endorsement

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Named insured

ST. JOE MINERALS CORP. ET AL

Address (including Zio Code)

250 PARK AVENUE MEW YORK, H.Y.

This endorsement is issued by the company designated in the Declarations which is the incurar under the above manbared policy issued to the Named Insured and forms a part of said policy as of the effective data hereof, at the hour stated in the policy Declarations.

This endorsement changes such insurance as is allorded by provisions of the policy relating to the following:

COMPREHENSIVE GENERAL LIABILITY

PRODUCTS AND COMPLETED OPERATIONS WORLDWIDE COVERAGE ENDORSMIENT

THE DEPINITION OF "FOLICY TERRITORY" IS AMENDED BY ADDING THE FOLLOWING TRERRIO:

- ANYWHERE IN THE WORLD, WITH RESPECT TO THE OPERATIONS OF ANY NAMED INSURED DOMICILED IN THE DELTED STATES OF AMERICA, PROVIDED THAT
 - (A) IF CLAIM IS MADE OR SUIT IS BROUGHT ELSEWHERE THAN WITHIN THE UNITED STATES OF AMERICA, ITS TERRITORIES OR POSSESSIONS ON CANADA, THE COMPANY SHALL HAVE THE RIGHT BUT NOT THE DUIT TO INVESTIGATE AND SEXTLE SUCH CLAIM AND DEPEND SUCH SUIT AND,
 - (B) IN ANY CASE IN WEICH THE COMPANY ELECTS HOT TO INVESTIGATE, SETTLE OR DEFEND THE INSURED SHALL, UNDER THE SUPERVISION OF THE CORPANY, MAKE OR CAUSE TO BE MADE SUCH INVESTIGATION AND DEFENSE AS ARE REASONABLE RECESSARY, AND SUBJECT TO PRIOR AUTHORIZATION BY THE COMPANY, WILL RIVECT TO THE EXTERY POSSIBLE SUCH SETTLEMENT AS THE COMPANY AND INSURED DEEM PRODERT.

Countersidned

Authorized Representative



PAGE 2 OF 2

Endorsement

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Named Insured

ST. JOE HINERALS CORP., ET AL

Address (including Zip Code)

250 PARK AVERUE HEW YORK, H.Y.

This endorsement is issued by the company designated in the Declarations which is the insurer under the above numbered policy issued to the Named intured and forms a part of said policy as of the effective data hereof, at the hour stated in the policy Declarations.

This endorsament changes such insurance as is alforded by provisions of the policy relating to the following: COMPREHENSIVE GENERAL LIABILITY

THE COMPANY SHALL RELIBURSE THE NAMED INSURED FOR THE BRASOMABLE COST OF SUCH INVESTIGATION, SETTLEMENT OR DEPRESE. NOTHING HERETH SHALL OBLIGATE THE COMPANY. TO PAY ANY SUCH CLAIM, JUDGMENT ON TO DEFEND ANY SUCH SULT AFTER THE APPLICABLE LIMIT OF THE COMPANY'S LIABILITY HAS RESE FORAUSTED BY PAYMENT OF JUDGMENTS OR SETTLEMENTS.

IT IS ALSO AGREED THAT SUCH INSURANCE AS AFFORDED BY THE POLICY SHALL APPLY TO CLAIMS ARISING OUT OF ACCIDENT OCCURRING OUTSIDE THE UNITED STATES OF AMERICA. ITS TERRITORIES OR ITS POSSESSIONS OF CANADA PROVIDED THE ORIGINAL SUIT FOR SUCH DAMAGES IS BROUGHT WITHIN THE UNITED STATES OF AMERICA, ITS TERRITORIES OR ITS POSSESSIONS OF CANADA.

Countersigned

Authorized Representative

ZUR 001410



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80 72 010	2-4-83	2-4-84	E8-4-8	50 532	\$	\$

Named insured

ST, JOE MINERALS CORP. ET AL

Address (including Zip Code)

250 PARK AVENUE NEW YORK, N.Y.

This endorsement is issued by the company designated in the Declarations which is the insurer under the above numbered policy issued to the Named insured and forms a part of said policy as of the effective date hereof, at the hour stated in the policy Declarations.

This endorsement changes such insurance as is afforded by provisions of the policy relating to the following:

COMPREHENSIVE GENERAL LIABILITY

IT IS UNDERSTOOD AND AGREED THAT AS RESPECTS TO THE INSUREDS COAL. OIL AND NATURAL GAS OPERATIONS. COVERAGE IS EXCLUDED UNDER THIS POLICY FOR SEEPAGE AND POLLUTION. COST OF REDRILLING AND COST OF CONTROL

Thelded Francis

Authorized Representative

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PAGE 1 OF 5

Endorsement ***

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Named Insured

ST. JOE MINERALS CORP. ET AL

Address (Including Zip Code)

250 PARK AVENUE NEW YORK, N.Y.

This endorsement is issued by the company designated in the Declarations which is the insurer under the above numbered policy issued to the Named Insured and forms a part of said policy as of the effective date hereof, at the hour stated in the policy Declarations.

This endorsement changes such insurance as is alforded by provisions of the policy relating to the following:

INCIDENTAL PROPESSIONAL LIABILITY ENDORSEMENT

THE COMPANY WILL PAY ON BEHALF OF THE IMBURED ALL SUMB WHICH THE INSURED SHALL BECOME LEGALLY OBLIGATED TO PAY AS DAMAGES SECAUSE OF BODILY INJURY ARISING OUT OF THE RESDERING OF OR RAILURE TO RESDER, DURING THE POLICY PERIOD PROPESSIONAL SERVICES BY ANY PHYSICIAM, DENTIST, MURSE, TRAINED MEDICAL PERSONNEL WHILE EMPLOYED OR DEDER CONTRACT BY THE INSURED TO PROVIDE SUCH SERVICES IN THE COURSE OF HIS EMPLOYMENT.

THE COMPANY SHALL HAVE THE RIGHT AND DUTY TO DEFEND ANY SUIT AGAINST THE INSURED SEEKING SUCH DAMAGES EVEN IT AMY OF THE ALLEGATIONS OF THE SUIT ARE GROUNDLESS, FALSE OR PRAUDULEST, ANY MAKE SUCH LEVERIGATION AND SETTLE ANY CLAIM OR SUIT AS IT DEEMS EXPEDIENT, BUT THE COMPANY SHALL HOT BE OBLIGATED TO PAY ANY CLAIM OR JUDGEMENT OR DEFEND ANY SUIT AFTER THE APPLICABLE LIMIT OF THE COMPANY'S LIABILITY HAS BEEN EXHAUSTED BY THE PAYMENT OF JUDGEMENTS OR SETTLEMENTS.

EXCLUSION:

THIS INSURANCE DOES NOT APPLY TO LIABILITY OF THE INSURED AS THE FROPRIETOR, SUPER-INTERDENT OR RECUTIVE OFFICER OF ANY HOSPITAL, BANITARIDM, CLINIC WITH BED AND BOARD FACILITIES, OR BUSINESS ENTERPRISES.

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Countersigned.

Authorized Representative

ZUR 001412

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PAGE 2 OF 5

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Named Insured

BT. JOE MINERALS CORP. ET AL

Address (Including Zip Code)

250 PARK AVENUE NEW YORK, N.Y.

This endorsement is issued by the company designated in the Declarations which is the insurer under the above numbered policy issued to the Named Insured and forms a part of said policy as of the effective date hereof, at the four stated in the policy Declarations.

This endorsement changes such insurance as is afforded by provisions of the policy relating to the following:

COMPREHENSIVE GENERAL LIMIT

IT IS FURTHER AGREED THAT SUCH INSURANCE AS IS AFFORDED BY THIS ENDORSEMENT ALSO APPLIES TO THE ADDITIONAL INTERESTS OF ANY PHYSICIAN, DENTIST, NURSE, TRAINED MEDICAL PERSONNEL EMPLOYED BY OR UNDER CONTRACT TO THE NAMED INSURED BUT SUCH EXTENSION OF COVERAGE APPLIES ONLY WITH RESPECT TO ANY MALPRACTICE, ERROR OR MISTARE COMMITTED BY SUCH FOR THE NAMED INSURED.

THE INCLUSION OF SUCE ADDITIONAL INTEREST OF INTERESTS SHALL NOT OPERATE TO INCREASE THE LIMITS OF THE COMPANY'S LIABILITY.

DEFINITIONS:

- 1. THE DEFINITION OF "BODILY INJURY" IS AMENDED TO INCLUDE INJURY ARISING OUT OF THE REDDELING OF OR PAILURE TO RENDER PROFESSIONAL SERVICES BY ANY PHYSICIAN, DENTIST, NURSE OF TRAINED MEDICAL PRESONNEL WHILE EMPLOYED BY OR UNDER CONTRACT TO THE INSURED TO PROVIDE SHOR SERVICES.
- 2. "OCCURRENCE" MEANS AS ACCIDENT, INCLUDING INJURIOUS EXPOSURE TO COMPITION WHICH RESULTS IN IMJURY DURING THE FOLICY PERIOD.
- 3. "MALPRACTICE" MEANS HALPRACTICE, ERROR OR MISTAKE (A) IN HERDERING OR FAILING TO RENDER TO SUCH PERSON, OR INFLICTING INJURY, MEDICAL, SURGICAL, DESTAL OR RUBSING TREATMENT, INCLUDING THE PURNISHING OF TOOD OR REVERACES IN CONNECTION THERESITE OR (B) IN FURNISHING OR DEFENSING DEGGS OR MEDICAL, DESTAL OR SURGICAL SUPPLIES OR APPLIANCES, OR (C) IN HANDLING OR PERFORMING AUTOPSIES ON DECRASED HOMAN BODIES.

EXCEPT AS DEFINED HEREIN, THE POLICY DOES NOT APPLY TO MALPRACTICE.

Countersigned Thullian Engage
Authorized Representative

ZUR 001413



PAGE 3 OF 5

Endorsement

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Named Insured

ST. JOE MINERALS CORP., ET AL

Address (including Zlp Code)

250 PARK AVENUE NEW YORK, N.Y.

This endorsement is issued by the company designated in the Declarations which is the insurer under the above numbered policy issued to the Named insured and forms a part of said policy as of the effective date hereof, at the ficur stated in the policy Declarations.

This endorsement changes such insurance as is afforded by provisions of the policy relating to the following:

COMPREHENSIVE GENERAL LIABILITY

EXCLUSION:

THE ENDORSEMENT DOES NOT APPLY:

- TO INJURY ARISING OUT OF THE PERFORMANCE OF CRIMINAL ACT OR CAUSED BY A PERSON WHILE UNDER THE INPLUENCE OF INTOXICATION OR MARCOTICS.
- (B) TO LIABILITY ASSUMED BY THE INSURED UNDER ANY AGREEMENT GUARANTERING THE RESOLT OF ANY TREATMENT;
- TO ANY USE OF X-RAY APPARATUS FOR THERAPEUTIC TREATMENT, TO ANY USE OF RADIUM, OR TO THE PRESCRIBING OF X-BAY OR RADIUM DOSAGES;
- TO ANY OBLIGHTION FOR WEIGH THE INSURED OR ANY CARRIER AS HIS INSURER MAY BE HELD LIABLE UNDER ANY WORKMEN'S OR UNEMPLOYMENT COMPENSATION, DISABILITY BENEFITS OR SIMILAR LAW;
- TO LIABILITY OF AN INSURED, IF ANY INDIVIDUAL, FOR HIS PERSONAL ACTS OR OMISSIONS ARISING OUT OF ACTIVITIES TOTALLY UNRELATED TO THE HAMED INSURED:
- THE HANDLING OF OR PERFORMING OF AUTOPSIES ON DEAD BODIES; (F)
- TO BODILY INJURY OR DUE TO RENDERING OF OR PAILURE TO RENDER ANY (G) COSMETIC, EAR PIERCING, MASSAGE, EXCEPT FOR HEART FAILURE, OR SUSPECTED HEART FAILURE, CHIROPRACTIC SERVICES, CHIROPODY SERVICE OR TREATMENT OR THE PRESCRIBING AND/OR FURNISHING OF VISUAL OR AUDIO AIDS OR DEVICES. Counterment

Authorized Representative

ZUR 001414

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PAGE 4 OF 5
Endorsement #14

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80 72 010	2-4-83	2-4-84	2-4-83	50 532	1	2
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Named insured ST. JOE MINERALS CORP. ET AL

Address (Including Zip Code)

250 PARK AVENUE YEN YORK, N.Y.

This endorsement is issued by the company designated in the Declarations which is the insurer under the above numbered policy issued to the Named Insured and forms a part of said policy as of the effective date hereof, at the hour stated in the policy Declarations.

This endorsement changes such insurance as is alforded by provisions of the policy relating to the following:

COMPREHENSIVE GENERAL LIABILITY

WITH RESPECT TO THE INSURANCE AFFORDED BY THIS ENDORSEMENT

- (A) THE DEFENSE, SETTLEMENT, SUPPLEMENTARY PAYMENTS, INSURING ACREMENT AND THE ASSISTANCE AND COOPERATION OF THE INSURED COMULTION OF THE POLICY SHALL NOT APPLY TO THIS INSURANCE INSUFAN AS THEY REFER TO EXPENSES INCURRED BY THE INSURED FOR INSURED AT MEDICAL AND SURGICAL RELIEF TO CHEERS IMPERATIVE AT THE TIME OF THE ACCIDENT.
- (B) UPON THE INSURED BECOMING AWARE OF ANY ALLEGED INJURY COVERED HEREIN, WRITTEN NOTICE SHALL BE GIVEN BY OR ON BEHALF OF THE INSURED, IN ACCORDANCE WITH THE NOTICE OF ACCIDENT CONDITION OF THE POLICY.
- (C) REGARDLESS OF THE NUMBER OF (1) INSUREDS UNDER THIS POLICY, (2) PERSONS OR ORGANIZATIONS WHO SUSTAIN BODDLY INJURY OR PROPERTY DAMAGE, OR (3) CLAYMS HADE OR SULTS BROUGHT ON ACCOUNT OF BODDLY INJURY OR PROPERTY DAMAGE, THE COMPANY'S LIABILITY IS LIMITED AS FOLLOWS:

THE TOTAL LIABILITY OF THE COMPANY FOR ALL DAMAGES, INCLUDING DAMAGES FOR CARE AND LOSS OF SERVICES, BECAUSE OF BODILY INJURY SUSTAINED BY ONE OR MORE PRESONS AS THE RESULT OF ANY ONE OCCURRENCE SHALL NOT EXCEED THE LIMIT OF RODILY INJURY LIABILITY STATED IN THE DECLARATIONS AS APPLICABLE TO "EACH OCCURRENCE".

Countersigned Muldhal France)
Authorized Representative

ZUR 001415



FACE 5 OF 5 Endorsement

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Named Inquired ST. JOB MINERALS CORP. ET AL

Address (including Zip Code)

250 PARK AVENUE NEW YORK, N.Y.

This endorsement is lisued by the company designated in the Declarations which is the insurer under the above numbered policy issued to the Named Insured and forms a part of said policy as of the effective date hereof, at the hour stated in the policy Declarations.

This endorsement changes such insurance as is afforded by provisions of the policy relating to the lollowing.

COMPREHENSIVE GENERAL LIABILITY

(D) EXCESS INSURANCE:

IF THERE IS OTHER INSURANCE AGAINST A LOSS COVERED UNDER THIS ENDORSEMENT THE INSURANCE PROVIDED UNDER THIS POLICY SHALL BE EXCESS INSURANCE OVER ANY OTHER VALID AND COLLECTIBLE INSURANCE AND SHALL BE NON CONTRIBUTORY.

THE LIMITS OF LIABILITY UNDER THIS ENDURSEMENT APPLY AS POLLOWS:

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\$1,000,000 EACH AGGREGATE

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Countersigned

Authorized Representative

ZUR 001418



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Named Insured

ST. JOE MINERAL'S CORP. ET AL

Address (Including Zip Code)

250 PARK AVENUE . NEW YORK, N.Y.

This endorsement is issued by the company designated in the Declarations which is the insurer under the above numbered policy issued to the Named insured and forms a part of said policy as of the effective date hereof, at the hour stated in the policy Declarations.

This encorsament changes such insurance as is afforded by provisions of the policy relating to the following

COMPREHENSIVE GENERAL LIABILITY

IT IS AGREED THAT SUCH INSURANCE AS IS AFFORDED BY THE POLICY IS HEREBY ENTENDED TO INCLUDE THE FOLLOWING ENTITIES.

- 1 PARK 250 ASSOCIATES
 444 MADISON AVENUE
 NEW YORK, N.Y. 10022
- 2 BEAVER COUNTY INDUSTRIAL DEVELOPMENT AUTHORITY, AS RESPECTS BOND ISSUE FOR ANTI POLLUTION CONTROLS AT INSUREDS JOSEPHTOWN LOCATION.
- 3 EQUIEANE, N.A. AS RESPECTS HOND ISSUE FOR ANTI-POLLUTION CONTROLS AT THE INSUREDS JOSEPHIUMN LOCATION.

melded France

Countersigned Authorized Representative

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Named Insured -

ST. JOE MINERALS CORP. ST AL

Address (naturing Zip Code)

250 PARK AVENUE NEW YORK, N.Y.

This endorsement is issued by the company designated in the Declarations which is the insurer under the above numbered policy issued to the Named Insured and forms a part of said policy as of the effective data hereof, at the hour stated in the policy Declarations.

This endorsement changes such insurance as is alforded by provisions of the policy relating to the following:

COMPREHENSIVE GENERAL LIABILITY

PERSONAL TRIURY

IT IS HEREBY UNDERSTOOD AND AGREED THAT THE DEFINITION OF PERSONAL INJURY IS AMENDED TO INCLUDE THE FOLLOWING:

"FERSONAL INJURY" INCLUDES BUT IS NOT LIMITED TO BODILY IRJURY, MENTAL INJURY, MESTAL ANGUISH, PAIN, SHOCK, SICKNESS OR DISEASE SUSTAINED BY ANY TERSON WHICH OCCURS DURING THIS POLICY PERIOD, INCLUDING DEATH AT ANY TIME REBULTING THEREFROM.

Countersigned William France

ZUR 001418



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Named Insured

ST. JOE MINERALS CORP. ET AL

Address (including Zip Code)

250 PARK AVENUE NEW YORK, N.Y.

This enclorsement is listed by the company designated in the Declarations which is the insurer under the above numbered policy issued to the Named insured and forms a part of said policy as of the effective date hereof, at the hour stated in the policy Declarations,

This endorsement changes such insurance as is afforded by provisions of the policy relating to the following:

NON-OWNED WATERCRAFT COVERAGE

IT IS AGREED THAT EXCLUSION (E) OF THE COMPREHENSIVE GENERAL LIABILITY COVERAGE PART DOES NOT APPLY WITH RESPECT TO BODILY INJUST OR PROPERTY DAMAGE ARISING OUT OF THE MAINTENANCE OPERATIOS OR USE, INCLUDING LOADING OF USLOADING, OF ANY WATERCRAFT UNDER 50 FRET IN LENGTH, PROVIDED SUCH WATERCRAFT IS NOT OWNED BY THE NAMED INSURED OR IS NOT BEING USED TO CARRY PERSONS FOR A CHARGE.

Countersigned Countersigned

Authorized Representative

U-GL-113-A (7-81 sq.)

ZUR 001419



Named Insured

ST. JOE MINERALS CORP. ET AL

Address (including Zip Code)

250 PARK AVENUE NEW YORK, N.Y.

This endorsement is issued by the company designated in the Declarations which is the insurer under the above numbered policy issued to the Named insured and forms a part of said policy as of the effective date hereof, at the hour stated in the policy Declarations

This endorsement changes such insurance as is altorded by provisions of the policy relating to the foxowing.

COMPREHENSIVE CENERAL LIABILITY

WORLDWIDE COVERAGE

IT IS AGREED:

1. SUCE INSURANCE AS AFFORDED BY THE POLICY SHALL APPLY TO CLAIMS ARISING OUT OF ACCIDENTS OCCURRING OUTSIDE THE UNITED STATES OF AMERICA, ITS TERRITORIES OR ITS POSSESSIONS OR CANADA PROVIDED THE ORIGINAL SUIT FOR SUCH DAMAGES IS BROUGHT WITHIN THE UNITED STATES OF AMERICA, ITS TERRITORIES OR ITS POSSESSIONS OR CANADA.

Countersigned Muldied Francis Authorized Representative

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Endorsement ***

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Named Insured

ST. JOE MINERALS CORP. ET AL

Address (including Zip Code)

250 PARK AVENUE NEW YORK, N.Y.

This endorsement is issued by the company designated in the Declarations which is the insurer under the above numbered policy assist to the Named Insured and forms a part of said policy as of the effective date hereof, at the nour stated in the policy Declarations.

This endorsement changes such insurance as is afforded by provisions of the policy relating to the following

COMPREHENSIVE GENERAL LIABILITY

IT IS HEREBY AGREED AS RESPECTS BLANKET CONTRACTUAL COVERAGE:

LIQUOR LAW EXCLUSION (D), ALIENATED PREMISES EXCLUSION (H) AND CONSTRUCTION OPERATIONS EXCLUSION (O) ARE DELETED.

- IT IS ALSO AGREED THAT UNDER THE CONTRACTUAL LIABILITY SECTION, ANY REFERENCE
- TO ANY WRITTEN CONTRACT IS AMENDED TO ANY CONTRACT.

Countersigned

Ацтопией Representative

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Pokey No.	Eff Date of Por	Exp Date of Por	Ell Date of Eng	Agency No	ACCI PROTURE	PARTY PROPERTY
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Named Insured

ST. JOE MINERALS CORP. ET AL

Address (Including Zip Code)

250 PARK AVENUE NEW YORK, N.Y.

This endorsement is issued by the company designated in the Declarations which is the insurer under the above numbered policy issued to the Named Insured and forms a part of said policy as of the effective date hereof, at the hour stated in the policy Declarations.

This endorsement changes such insurance as is afforded by provisions of the policy relating to the following:

COMPREHENSIVE GENERAL LIABILITY

AS RESPECTS THE ADDITIONAL INSURED (VENDORS BROAD FORM) ENDT. THE FOLLOWING APPLIES:

PROVISION 1 (B) (IV) DOES NOT APPLY TO RE-ADDRESSING OF THE PRODUCTS.



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80 72 010	2-4-83	2-4-84	2-4-83	50 552	\$	\$

Named Insured

ST. JOE KINERALS CORP.

Address (including Zip Code)

250 PARK AVENUE NEW YORK, N.Y.

This endorsament is issued by the company designated in the Declarations which is the insurer under the above numbered policy issued to the Named Insured and forms a part of said policy as of the effective date hereof, at the hour stated in the policy Declarations.

This encorsement changes such insurance as is afforded by provisions of the policy relating to the following:

COMPREHENSIVE GENERAL LIABILITY

IT IS BEREBY AGREED AS RESPECTS ADDITIONAL INSURED (EMPLOYEES) ENDORSEMENT FORM 19106, EXCLUSION 1, (FELLOW EMPLOYEE EXCLUSION) IS DELETED.

Countersigned

Authorized Representative

U-GL713-A 7-81 (d)



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Named Insured

ST. JOE MINERALS CORP. ET AL

Address (including Zip Code)

250 PARK AVENUE NEW YORK, N.Y.

This endorsement is issued by the company designated in the Declarations which is the insurer under the above numbered policy issued to the Named insured and forms a part of said policy as of the effective date hereof, at the hour stated in the policy Declarations.

This endorsement changes such insurance as is afforded by provisions of the policy relating to the following

COMPREHENSIVE GENERAL LIABILITY

IT IS HEREBY AGREED AS RESPECTS PERSONAL INJURY LIABILITY INSURANCE FORM \$9288,

THE FOLLOWING IS INCLUDED

GROUP D - DISPARAGEMENT, EUMILIATION AND DISCRIMINATION

IT IS FURTHER AGREED THAT EXCLUSIONS (A) AND (C) ARE DELETED,

Counterstance - Meldred France

Authorized Representative

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Named Incured

ST. JOE MINERALS CORP. ET AL

Address (including Zip Code)

250 PARK AVENUE NEW YORK, N.Y.

This enclossement is issued by the company designated in the Declarations which is the unsurer under the above numbered policy issued to the Named insured and forms a part of said policy as of the effective date hereof, at the hour stated in the policy Declarations.

This endorsement changes such insurance as is afforded by provisions of the policy relating to the following.

GENERAL LIABILITY

IT IS HEREBY AGREED THAT AS RESPECTS FORM L9259A, COMPREHENSIVE GENERAL INSURANCE, EXCLUSIONS (H), $\langle K \rangle$, $\langle L \rangle$, $\langle Q \rangle$ ARE DELETED.

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Named Insured

ST. JOE MINERALS CORP. ET AL

Address (including Zip Code)

250 PARK AVENUE NEW YORK, N.Y.

This endorsement is issued by the company designated in the Declarations which is the insurer under the above numbered policy issued to the Named Insured and forms a part of said policy as of the effective date hereof, at the hour stated in the policy Declarations.

This endorsement changes such insurance as is alforded by provisions of the policy relating to the following:

COMPREHENSIVE GENERAL LIABILITY

IT IS HEREBY AGREED AS RESPECTS EMPLOYEE BENEFITS LIABILITY ANY REFERENCE TO "FROVIDED THE NAMED INSURED AT THE EFFECTIVE DATE, HAD NO KNOWLEDGE OF OR COULD NOT HAVE REASONABLY FORESEEN ANY CIRCUMSTANCES WHICH MIGHT RESULT IN SUCH CLAIM", IS DELETED.

inieta (France)

Countersigned .

Authorized Representative

U-SU:13-4-7-81 401

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ZURICH INSURANCE COMPA		TICE OF REINSTATEMENT : \				
THE ATTEMPT STRANGER HOTTLE AND ADDRESS AN	Y (NSURÁNCE COMPANY BURG, 3L. 46144	of canceled policy			(- ·	
		Date of Rein	statement	11-7-83		
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ET. JOE MINERALS CORF.	•			. .		
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This reinstatement shall not be effective to loss occurred during the period of said a service to	cannelistion and data of a					
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